



Illinois Insurance

August 2005-#1

In this Issue:

New Insurance Director.....	1
Illinois FAIR Plan.....	2
Illinois Market Conduct Annual Statement.....	3
LAH policy form filings.....	4
Emerson receives award	4
Staff announcement.....	4
Procedural changes to P&C filings	5
IDFPR transitions	5
Missouri tax law affects Illinois.....	6
Producer licensing change	6
Salah Hassan remembered	6
Rules review	7
Hearings.....	8
Financial exam reports filed	10
Market conduct exam reports filed	11
Company action	11
Producer regulatory action.....	11

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Michael T. McRaith appointed Director of Insurance



On March 14, 2005, Governor Rod Blagojevich named Michael T. McRaith as the new director of the Illinois Department of Financial and Professional Regulation-Division of Insurance. McRaith, an attorney with 15 years of legal expertise, has practiced commercial litigation with an emphasis on legal matters involving regulated institutions including the insurance industry. Prior to his appointment, McRaith was a partner at the national law firm McGuire Woods, LLP and worked in the commercial litigation department. The Senate confirmed Director McRaith on April 21, 2005.

"Part of my effort to reform our state government is to bring in accomplished professionals, like Mr. McRaith, from the private sector who have expertise and experience to make our system work better," the Governor said. "Mr. McRaith's experience in dealing with complicated financial and commercial issues and his extensive civic involvement will be a tremendous asset to state government in general, and the Division of Insurance in particular."

Director McRaith is a member of the boards of directors of the Chicago Chapter of the American Foundation for Suicide Prevention and the AIDS Foundation of Chicago. He is also affiliated with the American Bar Association, Litigation Section and is a member of the Chicago Bar Association.

Director McRaith earned a law degree at Loyola University School of Law in 1990 and received a B.A. from Indiana University in 1986.

Illinois Fair Plan Association

The FAIR Plan is an insurance industry funded full service insurance organization designed to provide property insurance for qualified properties when coverage is not available through the standard market for reasons beyond the applicant's control.

Any producer licensed in Illinois is eligible to register with the FAIR Plan and write business. All applications are subject to prior approval and **producers do not have binding authority.**

The FAIR Plan offers a full range of Homeowners products for one to four family owner occupied properties including the repair cost HO-8 and the replacement cost HO-2 and HO-3, all with a dwelling limit of up to \$750,000. The HO-4 renters policy and the HO-6 condominium policy are also available. In addition, the FAIR Plan has a Dwelling Fire policy with a \$750,000 building limit and a Commercial Fire policy up to \$1,000,000 per applicant.

The majority of the FAIR Plan applications submitted are due to loss history, followed by nonpayment of premium. While there was an increase in application activity in 2002 – 2004, which has since leveled off, the FAIR Plan continues to write only a minor portion of the properties in Illinois.

The FAIR Plan has made a number of changes in recent years to improve the ease of doing business and to better address the needs of property owners and their producers. This includes a website (www.illinoisfairplan.com), which provides the following:

- Quick Quote for Homeowners and Dwelling Fire. Quick Quote is easy to use and provides a premium indication for Homeowners and Dwelling Fire applicants.
- Dwelling Fire and Homeowners online application completion. This assures correct completion the first time and much quicker turnaround. Once the application is completed, print and mail with the additional required information.
- On the website, Producers can also:
 - Request a policy endorsement.
 - Report a claim.
 - Email photos and follow-up inquiries.
 - Obtain contact information for FAIR Plan staff.
 - Obtain a Producer Information Summary and Homeowner's Coverage Comparison.
 - Download forms.
 - Register as a new Producer.

Fair Plan Underwriting Standards

- Properties must meet reasonable underwriting requirements within the control of the property owner, including satisfactory housekeeping and maintenance.
- Vacant or unoccupied properties are ineligible (except Rehabilitation Properties).
- All properties are surveyed to confirm that these underwriting requirements are met. The lack of a satisfactory survey can lead to coverage being denied or cancelled.
- The applicant must not have had excess losses within their control. The FAIR Plan generally does not decline properties affected by acts of nature losses, however, coverage may be reduced and/or deductibles increased.
- An exclusionary endorsement may be used to exclude unacceptable property or liability hazards.
- The FAIR Plan does not underwrite against credit or payment history.

Immediate Coverage for Owner Occupied Dwelling Fire and Homeowners

If all eligibility requirements are met and the following information is submitted, coverage can go into effect for owner occupied Dwelling Fire and Homeowners applicants the day following FAIR Plan receipt. An external survey of the property to confirm that reasonable underwriting standards are being met will take place after the policy is issued.

- Fully completed and signed application.
- Photo of front of building (not required for HO 4 or HO 6).
- Minimum of 20% of annual premium.
- Formal replacement cost calculation (HO 2 or HO 3 only).

Quotation for Non-owner Occupied Dwelling Fire and Commercial

After receipt of an application for non-owner occupied Dwelling Fire or Commercial Fire, the FAIR Plan will survey the property. If the risk is found to be acceptable, a Premium Quotation will be issued. Coverage can go into effect the day after FAIR Plan receipt of the premium. A binder may be requested if the FAIR Plan has not issued a quotation or a declination within 21 days of receipt of the application.

To learn more about the Illinois FAIR Plan Association, visit www.illinoisfairplan.com. Also, several times a year, the Professional Independent Insurance Agents of Illinois (PIIAI) sponsors FAIR Plan Continuing Education Courses for agents. ♦

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Illinois Market Conduct Annual Statement – Elimination of duplicate filing

As you may be aware, the Illinois Department of Insurance pioneered the Market Conduct Annual Statement (MCAS) for the Private Passenger Automobile and Homeowners lines of insurance in the late 1980s and early 1990s. The last revision to this filing was made on July 14, 1994 when a new diskette was provided to all companies, allowing the filing of agent information by business location zip code and reducing the amount of data filed for homeowners' insurance.

When the National Association of Insurance Commissioners (NAIC) initiated its Market Conduct Annual Statement pilot program, the Illinois Department of Financial and Professional Regulation - Division of Insurance continued to collect its own data in addition to participating as a member of the NAIC program. This placed an additional burden on the companies doing business in Illinois. The Division of Insurance has determined that this filing, with the exception of the agent segment, is no longer necessary.

For the Illinois MCAS filing due October 1, 2005 for the original fiscal period (July 1 thru June 30), only the agent segment needs to be completed and filed. Beginning with the 2005 NAIC (P & C) MCAS reported in 2006, the Division will require that the agent segment accompany that report for the calendar period reported and each report thereafter. We realize that this will cause a one-time duplication (6 months) of data reporting.

The Division of Insurance thanks you for your patience. If there are any questions please contact Mr. Donald M. Wulf, Assistant Deputy Director, at don_wulf@ins.state.il.us. ♦

LAH policy form filings

In order to expedite your life/accident and health policy form filings, it is more important than ever that insurers avoid common pitfalls. Here are some reasons why a filing is rejected without action:

1. A diskette containing the transmittal forms does not accompany the policy form filings. Refer to the "Regulatory Filings" page on the Illinois Department of Financial and Professional Regulation - Division of Insurance website (http://www.idfpr.com/DOI/LAH_HMO_IS3_Checklists/IS3_Checklists.asp) and 50 Ill. Admin. Code 916, which is linked on the website under "Rules" (<http://www.ilga.gov/commission/jcar/admincode/050/05000916sections.html>).
2. Multiple product types are included with each transmittal. Refer to the Regulatory Filings website page and 50 Ill. Admin. Code 916.
3. The c/o field is completed by an insurer. The name put in that field takes the place of the insurance company name, and the postcard telling the insurer that the Division of Insurance has received the filing is returned to us "undeliverable." The c/o field on the PEDS transmittals is only for third party filers.

4. Previously used filing numbers identify the current filing.
5. Transmittals are incomplete.

Although insurers certify to the Director that their forms comply with Illinois statutes, filings are spot checked for compliance. Checklists addressing virtually every product are posted on the Illinois Department of Financial and Professional Regulation - Division of Insurance website under "Regulatory Filings". The website is constantly being updated to include legislative and rule changes. Simply checking the appropriate checklist before making the policy form filing will enhance turnaround time.

Insurers are automatically notified by a computer-generated notice of the receipt of a policy form filing by the Division of Insurance. Subsequent requests for status on filings should be made via e-mail to Chuck_Budinger@ins.state.il.us. All filings are handled on a first come, first served basis. While an e-mail request for expedited or special treatment will be acknowledged, it is unlikely that such requests can be accommodated. (Any such request is required to be recorded and added to the file as an Interested Party contact on the Division's Ex Parte reporting form as established under the State Officials and Employees Ethics Act (Public Acts 93-615 and 93-617).) ♦

Emerson receives IRES Al Greer Award

On August 2, 2005, Dale Emerson, Assistant Deputy Director of the Consumer Division of the Illinois Department of Financial and Professional Regulation - Division of Insurance was presented with the Al Greer Achievement Award by the Insurance Regulatory Examiners Society (IRES).

The award annually honors an insurance regulator who not only embodies the dedication, knowledge and tenacity of a professional regulator, but who exceeds those standards.

Emerson, who has a work ethic that all admire, but few could duplicate, has been with the Illinois Department of Insurance since 1972. Since joining the Department, Dale has worked both in Market Conduct and in Consumer Services. Dale retired in December 2004, but came back and worked for the Division of Insurance this year on a 75-day contract. ♦

Staff designation announced

The following Division of Insurance staff member has recently earned a professional designation awarded by The American Institute for Chartered Property Casualty Underwriters:

Marcy Kroeger, Public Service Administrator, **Chartered Property Casualty Underwriter (CPCU)**. ♦

Procedural changes to Property & Casualty rate and form filings

The following procedural change is effective immediately for all property and casualty (P&C) form, rate, or rule filings in Illinois.

For most P&C form filings, Illinois has “file and use” requirements. This means that forms may be used on or after the date such forms are “filed with” the Division of Insurance.

The Division of Insurance has always considered the date “filed with” to be the date the filing is stamped “received” by the Division. Historically, the Division’s mailroom stamped all filings “received” since the mailroom was the first area to receive incoming mail. Thus, even if a filing was misdirected after receipt, the Property and Casualty Compliance analysts calculated the regulatory time frame from the date stamped “received” by the Division’s mailroom.

For those P&C rates and rules that are required to be filed, Illinois has “use and file” requirements. This means that rates and rules must be “filed with” the Division within 10 or 30 days (depending on the line of business) of the effective date of use. Again, the Division has always considered the date “filed with” to be the date the filing is stamped “received” by the Division’s mailroom.

In the future, all mail addressed to the Division of Insurance will be processed by the Illinois Department of Financial and Professional Regulation (IDFPR) mail room, which will not place “received” stamps on incoming mail.

Instead, filings will be stamped “received” when they reach the Property and Casualty Compliance unit. Depending on mail processing, weekends and holidays, a filing could conceivably be received

by the IDFPR mailroom but not stamped “received” for several days, until the filing actually reaches the Property and Casualty Compliance unit.

Most insurers will have no problem with this change since they either file their P&C forms, rates, and rules well in advance of any effective dates, or they file them to be effective on the date stamped “Filed” by the Division of Insurance.

Other insurers may have a problem with this change if they file their forms, rates or rules close to or on the use and file or file and use deadline. For companies that wait until the deadline to file, the Division makes the following recommendations:

- Clearly address the filing envelope to the Division of Insurance, Property & Casualty Compliance Unit.
- Mail the filing in a manner that affords you proof of date of receipt – i.e. by a commercial mail delivery service that obtains a signature of delivery, or by certified mail return receipt requested. These forms of delivery will be signed for as “received” by the IDFPR mailroom.

If your company receives a letter or email from the Property and Casualty Compliance unit stating that your filing was not received within the regulatory time frame, and your company has proof that the filing was received by the IDFPR mail room on a date prior to the stamped “received” date, simply provide the Division of Insurance analyst with copy of such proof.

If your company fails to obtain a proof of receipt date, the Division must calculate the “filed with” date according to the “received” date stamped on the filing by the Property and Casualty Compliance unit.

IDFPR Transitions

Governor Blagojevich announced on August 1 that Fernando Grillo, Secretary of the Illinois Department of Financial and Professional Regulation (IDFPR), would be returning to the private sector.

Mr. Grillo was first appointed as Director of Professional Regulation in July 2003 and elevated to Secretary of the Department of Financial and Professional Regulation upon announcement of the consolidation of the former Departments of Financial Institutions, Insurance, Professional Regulation, and the Office of Banks and Real Estate.

Division of Insurance Assistant Director Deirdre K. Manna resigned her position in July 2005 to return to the private sector; she has accepted a government relations position at a Chicago law firm.

Ms. Manna was appointed Assistant Director in May 2003. She was involved in various Department issues and programs, including overseeing the Comprehensive Health Insurance Plan and the Senior Health Insurance Program. She was appointed Acting Director in February 2004 and served in that capacity until the appointment of Director McRaith in March 2005.

Our best wishes to Secretary Grillo and Assistant Director Manna in their new endeavors. ♦

Missouri tax law affects Illinois insurance producers

In 2003 Missouri passed House Bill 600, which requires persons with professional licenses to file and pay their state taxes or face license suspension.

Many Illinois insurance producers believe that this law does not affect them because they live in Illinois and are not required to pay state taxes in Missouri. However, the Missouri Department of Revenue has determined that this law pertains to non-residents who hold professional licenses and have procured business in Missouri.

Under this new legislation, the Missouri Department of Insurance must order the suspension of the license of anyone who is not in compliance with the tax law.

Mike Duffeck, license director of the Missouri Department of Insurance, gives this advice: "A producer licensed in Missouri who receives a notice of taxes owed or tax return owed should contact the Department of Revenue immediately and not assume it is some kind of mistake. If the problem is not addressed and resolved, it is certain to result in a suspension of the license. Once a license has been suspended, we can only reinstate it by receiving a copy of the Certification of Tax Compliance letter received from the Missouri Department of Revenue."

Individuals who receive a Missouri Department of Revenue notice regarding noncompliance should call the Missouri Department of Revenue at (573) 751-7200 or e-mail Income@mail.dor.state.mo.us to resolve the problem. Do not call the Missouri Department of Insurance. The Missouri Department of Insurance cannot provide any assistance and will refer all contacts to the Missouri Department of Revenue.♦

Producer licensing change

Effective January 01, 2005, the Illinois Department of Financial and Professional Regulation, Division of Insurance, will no longer require non-resident producers to provide a current home state letter of certification for new license applications or license renewals if their home state participates in the Producer Database (PDB).

A letter of clearance from the home state less than 90 days old is still required when moving to Illinois.♦

We will miss Salah Hassan

On July 14 we received the shocking and tragic news that our coworker Salah Hassan had died, apparently of a heart attack, while on vacation with his daughter in Egypt. Salah was in Egypt visiting his parents and brothers for a month, a vacation he had eagerly anticipated.

Salah had been with the Division of Insurance for 16 years. He was a financial examiner for the Division from 1987 to 1991, then worked at an insurance company in Saudi Arabia for two years before returning to "life on the road" in 1993. As an examiner, Salah worked his way up to Examiner in Charge. He joined the Financial Corporate Section – Regulatory Action Unit in the Division's Springfield office in 1999.

Salah's professionalism was easily apparent in his office demeanor and further evidenced by his outstanding accomplishments in continuing education. He earned the Certified Financial Examiner (CFE) and the Associate in Reinsurance (ARe) designations, passed several Chartered Property and Casualty Underwriter (CPCU) courses, and was a CPA. Those of us who worked with him certainly appreciated his experience and his learned perspective, especially in that he freely shared his knowledge with us. It was good to know that we could count on Salah to provide excellent feedback in a highly professional manner, even if we did not agree on a particular issue.

We miss Salah's many good qualities, particularly his hearty laugh, concern for others, optimism, and wisdom in financial matters, both business and personal. Here at work, he leaves behind a hole that we struggle to fill. We cannot imagine the struggle his wife Nia and daughter Eman are facing.

This message from an examiner who worked closely with Salah a few years back may well typify our sentiment: "I am truly saddened by this news . . . I considered him a good friend and the consummate professional."

A service to remember Salah was held in Springfield on September 25.♦

Division rules review

The full text of Division rules is printed in the *Illinois Register* published weekly by the Illinois Secretary of State's Index Department, 111 E. Monroe St., Springfield, IL 62756. Subscriptions are available from that source for an annual fee of \$290. Issue numbers and a Division contact person are listed below after each rule summary.

Some rules are posted on the Insurance Division's Web site at www.idfpr.com. Adopted rules are codified in Title 50 of the Illinois Administrative Code. For questions concerning the availability of Division rules, contact Denise Hamilton at 217/785-8560.

Rule 5420 (Managed Care Reform & Patient Rights) was adopted effective September 28, 2004. The primary objective of this amendment was to more fully and accurately describe the applicability of the Managed Care Reform and Patient Rights Act to insurers and health care plans. In addition, the Division expanded Section 5420.70 concerning all aspects of the complaint handling procedure; formalized a complaint reporting requirement to include electronic submission of such complaints; and added a new Section to the rule which permits the imposition of penalties when the complaint reporting requirement has not been met in a timely fashion. Finally, the Division amended Section 5420.50 to clarify a plan's responsibility to notify enrollees when a provider terminates. (Vol. 28, #42; David Grant.)

Rule 5421.110 (Health Maintenance Organization) was adopted effective October 19, 2004. The Division of Insurance amended Section 5421.110 in

order to adjust maximum yearly out-of-pocket limits for enrollees and to specify how those maximums are to be calculated. (Vol. 28, #45; David Grant.)

Rule 2015 (Infertility Coverage) was adopted effective September 9, 2004. This regulation was promulgated 10 years ago and required revision to clarify the Division's regulatory intent. The Division refined terms defined in the rule; clarified that the one-year waiting period would be waived in certain circumstances; addressed both donor and surrogate expenses; and added a benefit limitation Section to this Part. (Vol. 28, #39; William R. McAndrew.)

Rule 916 (Required Procedure for Filing and Securing Approval of Policy Forms) was adopted effective March 22, 2005. Part 916 was last amended 5 years ago and required numerous revisions to better reflect current technological standards. PA 93-1083 now mandates that companies electronically file their policy forms with the Division, where previously there had been an option to either file electronically, or in hard copy. In addition to the substantive provisions previously mentioned, the Division eliminated obsolete provisions and made minor housekeeping changes. (Vol. 29, #15; Chuck Budinger.)

Rule 2021 (Group Health Policy Mandate Applicability To Nonresident Certificateholders Not Employed In Illinois) was adopted effective May 1, 2005. This new rule establishes requirements for filing group accident and health insurance policy forms with the Division to be used for policies where the master contract has situs in this State and

where certificates will be issued only to certificateholders who neither reside nor work in Illinois. (Vol. 29, #20; Cindy Colonius.)

Rule 2001 (Construction and Filing of Accident and Health Insurance Policy Forms) was adopted effective July 1, 2005. The amendments reorganized this Part so that its requirements were categorized to apply to either individual, group or to both individual and group policies. In particular, the amendments prohibit all such policies from containing language reserving the sole discretion to interpret policy provisions with the insurer. The legal effect of discretionary clauses is to change the standard for judicial review of benefit determinations from one of reasonableness to arbitrary and capricious. By prohibiting such clauses, the amendments aid the consumer by ensuring that benefit determinations are made under the reasonableness standard. (Vol. 29, #29; Chuck Budinger.)

Rule 2505 (Fees and Charges) was adopted effective July 1, 2005. The Division initiated these amendments in order to formally incorporate the increase in fee structure pursuant to PA 93-0032. In addition, this Part was also amended to include provisions that allow the Division of Insurance to collect fees when a check or other draft is not honored because the drawer does not have an account, does not have sufficient funds, or does not have sufficient credit. (Vol. 29, #27; Kelly Kruger, for Section 2505.50 insurance producer questions; John O'Brien, for all other questions.) ♦

Hearings

Scheduled/Rescheduled Hearings:

Robert W. Adams, Jr.
Hearing No. 05-HR-0684
Suspension of licensing authority
9/13/05

All-Temp Chicagoland Heating &
Air Conditioning Inc.
Hearing No. 05-HR-0484
WC rate classification 9/21/05

Consolidated Construction Safety
Fund of Illinois
Hearing No. 3909
WC assessment 10/4/05 & 10/5/05

Gregory J. Dillman
Hearing No. 05-HR-0586
Suspension of Licensing Authority
8/24/05

Robert Ferguson
Hearing No. 05-HR-0590
Suspension of licensing authority
9/7/05

Theodis Houston
Hearing 05-HR-0581
Denial of Licensing Authority
8/31/05

Illinois Grocers Risk Management
Assoc.
Hearing No. 3902
WC assessment 10/25/05

Illinois Movers & Warehousemans
Risk Management Assoc.
Hearing No. 3915
WC assessment 10/4/05 & 10/5/05

Illinois Restaurant Risk Management
Assoc.
Hearing No. 3913
WC assessment 10/4/05 & 10/5/05

Celia Juarez
Illinois Farmers Ins. Co.
Hearing No. 05-HR-0662
Nonrenewal 9/6/05

Fard Karim
State Farm Ins. Co.
Hearing No. 05-HR-0696
Cancellation 9/22/05

Leading Edge Group Holding Corp.;
Leading Edge Ins. Group, Inc.;
Michael A. Ward; JRSO, Inc.;
Cory & Associates;
Andrew C. Cory
Hearing No. 04-HR-0254
Cease and desist 9/7/05

Andrew Lerrick
ProNational Ins. Co.
Hearing No. 05-HR-0706
Cancellation 9/27/05

Midland Direct Inc.
Northland Ins. Co.
Hearing No. 05-HR-0693
Cancellation 9/20/05

Mid West Truckers Risk
Management Assoc.
Hearing No. 3914
WC assessment 10/4/05 & 10/5/05

Senior Insurance Services, Inc.
Hearing No. 05-HR-0383
Notice of Apparent Liability 8/24/05

Senior Insurance Services, Inc.
Hearing No. 05-HR-0543
Notice of Apparent Liability 8/24/05

Smart Health Care Solutions
Doug Bowers
Team Benefits, LLC
Hearing No. 04-HR-0883
Cease and desist 10/26/05

Workers Compensation Trust of
Illinois
Hearing No. 3906
WC assessment 10/4/05 & 10/5/05♦

Settled Without Hearing:

Advocate Lutheran General Health
Partners
Hearing No. 04-HR-0195
Stipulation and consent order
9/30/04

Russell and Tamara Anderson
Harleysville Lake States Ins. Co.
Hearing No. 05-HR-0068
Dismissed 2/25/05

Construction Employers Risk
Management Assoc.
Hearing No. 3920
Dismissed 2/9/05

Dolton Firefighters Pension Fund
Hearing No. 05-HR-0272
Dismissed 4/26/05

ENH Medical Group, Inc.
Joseph Golbus, President
Norman S. Gutmann, M.D.
Hearing No. 04-HR-0175
Stipulation and consent order 6/21/05

Illinois Non-Profit Risk Management
Assoc.
Hearing No. 3904
Stipulation and consent order
2/19/05

Integrated Health Plan, Inc.
Hearing No. 04-HR-0321
Stipulation and consent order 7/18/05

Minnesota Life Ins. Co.
Hearing No. 05-HR-0255
Stipulation and consent order 6/15/05

Northwestern Mutual Life Ins. Co.
Hearing No. 05-HR-0148
Stipulation and consent order
6/28/05

Pinckneyville Police Pension Fund
Hearing No. 05-HR-0264
Dismissed 4/4/05

Sandwich Police Pension Fund
Hearing No. 05-HR-0266
Dismissed 4/19/05

**Settled Without Hearing
continued:**

Lee and Annie Smith
Allstate Ins. Co.
Hearing No. 05-HR-0020
Dismissed 2/4/05

Wayne Sokes
Illinois Farmers Ins. Co.
Hearing No. 05-HR-0129
Dismissed 3/17/05

Robert Sperlik, Jr.
Merrimack Mutual Fire Ins. Co.
Hearing No. 05-HR-0372
Dismissed 6/3/05

The Administrative Employer Group,
Inc.
Hearing No. 04-HR-0070
Stipulation and consent order 6/9/05

Melantha Tyiska
Allstate Ins. Co.
Hearing No. 05-HR-0223
Dismissed 4/19/05

University Park Firefighters Pension
Fund
Hearing No. 05-HR-0274
Dismissed 4/25/05♦

Completed Hearings:

Michael F. Bock
Hearing No. 04-HR-0187
Revocation order rescinded 5/18/05

Charles & Cedella Clark
Metropolitan Property & Casualty
Ins. Co.
Hearing No. 05-HR-0007
Nonrenewal effective 2/10/05

Georgia M. Cross
Millers First Ins. Co.
Hearing No. 04-HR-1115
Cancellation in violation of code
4/18/05

Francisco Endave
Hearing No. 04-HR-0584
Order of revocation previously issued
is rescinded 2/10/05

Henry Gritz
Hearing No. 4128
(Reopened) Licensing Authority
Revoked 5/31/05 (same decision as
5/11/04)

Homemaker Companion Services,
Inc.
Craig B. Winholtz
Lucas A. Burton
Hearing No. 04-HR-0906
(Stipulation and consent order for
Lucas Burton 4/6/05) Cease and
desist permanent 7/5/05

Thomas Kenyon
Allstate Ins. Co.
Hearing No. 05-HR-0340
Cancellation effective 5/19/05

Richard Eugene Lutes
Hearing No. 05-HR-0413
Order of revocation sustained
7/19/05

Charles L. Mandrell
State Farm Fire & Casualty Co.
Hearing No. 05-HR-0205
Cancellation effective 4/19/05

Ronald W. Miller
R.W. Miller Ins. Agency, Inc.
Hearing No. 05-HR-0341
Licensing Authority Revoked
6/30/05

Murphysboro Police Pension Fund
Hearing No. 05-HR-0262
Civil penalty for late filing assessed
6/28/05

Pines Development Group
Virginia Surety Co.
Hearing No. 04-HR-0597
Appeal of Pines denied; WC appeal
board decision upheld 6/21/05

David D. Post
Hearing No. 04-HR-0923
Illinois adjusters license is revoked
2/10/05

Kevin M. Price
Hearing No. 04-HR-0869
Producer's license denied 3/17/05

Nichole M. Raymond
State Farm Fire & Casualty Co.
Hearing No. 05-HR-0026
Nonrenewal effective 2/22/05

William L. Reynolds
Hearing No. 04-HR-0317
Request for licensing authority
denied 2/16/05

Round Lake Park Police Pension
Fund
Hearing No. 05-HR-0269
Civil penalty for late filing assessed
7/28/05

Spaulding Enterprise, Inc.
Hearing No. 4121
Appeal of Spaulding is denied;
decision of board upheld 7/5/05

Robert T. Tierney
Hearing No. 04-HR-1134
Licensing authority revoked 4/25/05

Diane Washington
State Farm Fire & Cas. Co.
Hearing No. 05-HR-0539
Cancellation effective 8/11/05

Washington Park Firefighters
Pension Fund
Hearing No. 05-HR-0276
Penalty for late filing 7/5/05

Michael Williams
Hearing No. 05-HR-0367
Letter of denial rescinded 8/11/05♦

Financial exam reports filed

ACSTAR Insurance Company 5/23/05	Illinois Compensation Trust 4/21/05
Addison Insurance Company 2/15/05	Illinois Farmers Insurance Co. 6/29/05
Allstate Assurance Company 6/30/05	Illinois Homecare Council Workers Compensation Trust 1/28/05
Allstate Fire & Casualty Ins. Co. 6/27/05	Illinois Provider Trust 4/21/05
Allstate Floridian Indemnity Co. 6/28/05	Illinois State Bowling Proprietors' & Recreation Industry Workers Compensation Trust 4/21/05
Allstate Floridian Insurance Co. 6/28/05	Insurance Corporation of Hanover 5/5/05
Allstate Indemnity Company 6/27/05	International Business & Mercantile Reassurance Company 6/17/05
Allstate Insurance Company 6/28/05	Interstate Bankers Life Insurance Co. 6/15/05
Allstate Life Insurance Company 6/30/05	Interstate Fire & Casualty Company 6/27/05
Allstate New Jersey Insurance Company 6/28/05	Interstate Indemnity Company 6/27/05
Allstate North American Ins. Co. 6/27/05	ISMIE Mutual Insurance Company 4/8/05
Allstate Property & Cas. Ins. Co. 6/27/05	ISMIE Indemnity Company 4/8/05
Amalgamated Life and Health Insurance Company 3/1/05	Jerseyville Mutual Insurance Co. 7/26/05
American Heartland Ins. Co. 5/19/05	Life Assurance Company of America 5/23/05
American Union Insurance Co. 8/12/05	Magnolia Evans Mutual Ins. Co., formerly Magnolia Mutual Ins. Co. 8/12/05
American Zurich Insurance Co. 6/20/05	Montgomery Ward Insurance Co. 6/28/05
AMEX Assurance Company 6/15/05	Mount Carroll Mutual Fire Ins. Co. 4/11/05
Bituminous Casualty Corporation 4/14/05	Mt. Hawley Insurance Company 6/21/05
Bituminous Fire and Marine Insurance Company 4/14/05	National Surety Corporation 6/27/05
Catholic Fraternal Life 2/17/05	National Ben Franklin Insurance Company of Illinois 6/30/05
CEM Insurance Company 4/21/05	Northbrook Indemnity Company 6/27/05
Charter National Life Ins. Co. 6/30/05	Old Republic Union Insurance Co. 6/17/05
Chicago Hospital Risk Pooling Program, The 12/22/04	Patrons Mutual Insurance Co. 8/3/05
Chicago Insurance Company 6/27/05	Pekin Insurance Company 4/4/05
Christian Homes Workers Compensation Trust 6/15/05	Pickneyville Mutual Insurance Co. 8/11/05
Columbia Casualty Company 6/30/05	Polish Women's Alliance of America 1/28/05
Continental Assurance Company 6/30/05	RLI Indemnity Company, formerly Planet Indemnity Company 6/21/05
CSA Fraternal Life 3/1/05	RLI Insurance Company 6/21/05
Dearbrook Insurance Company 6/27/05	Rockford Health Plans 4/22/05
Delavan Mutual Insurance Co. 8/15/05	Sigel Mutual Insurance Company 7/28/05
Destiny Health Insurance Co. 6/17/05	Third Coast Insurance Company 4/7/05
Diamond Insurance Company 1/28/05	Township Mutual Insurance Company of Sparta 4/21/05
Economy Fire & Casualty Co. 6/7/05	Transguard Insurance Company of America, Inc. 6/29/05
Economy Preferred Insurance Co. 6/7/05	Transportation Insurance Co. 6/30/05
Economy Premier Assurance Co. 6/7/05	Triad Guaranty Assurance Corp. 6/27/05
Employees Life Company (Mutual) 1/28/05	Triad Guaranty Insurance Corp. 6/27/05
Encompass Home and Auto Insurance Company 6/30/05	UNICARE Health Insurance Company of the Midwest, formerly Rush Prudential Ins. Co. 6/22/05
Encompass Indemnity Company 6/28/05	UNICARE Health Plans of the Midwest, Inc., formerly Rush Prudential HMO, Inc. 6/22/05
Encompass Independent Insurance Company 6/30/05	Union Fidelity Life Ins. Co. 6/28/05
Encompass Insurance Company 6/27/05	Unique Insurance Company 4/7/05
Encompass Insurance Company of America, formerly CNA Reinsurance Company 6/30/05	United Equitable Insurance Co. 5/19/05
Encompass Insurance Company of New Jersey 6/28/05	United HealthCare Insurance Company of Illinois 6/15/05
Encompass Property and Casualty Company, formerly CNA Casualty of Illinois 6/30/05	United Security Life Insurance Company of Illinois 5/19/05
Farmers Automobile Management Corporation Attorney in Fact for The Farmers Automobile Insurance Association 4/4/05	UnitedHealthcare of Illinois, Inc. 6/22/05
Farmers New Century Insurance Company 6/29/05	USPlate Glass Insurance Company 3/1/05
Founders Insurance Company 5/10/05	Western Catholic Union 12/14/04
Greene County Mutual Insurance Company 4/21/05	Westervelt Mutual Insurance Co. 8/11/05
Hamel Mutual Insurance Co. 4/21/05	Zurich American Insurance Company of Illinois 6/20/05♦
Hartford Life Group Ins. Co., formerly CNA Group Life Assurance Company 6/29/05	
Horse Prairie Mutual Insurance Company 4/21/05	

Market Conduct exam reports filed

Affirmative Insurance 1/31/05
 American Ambassador Casualty
 3/22/05
 Amerisure Insurance Company
 6/30/05
 Connecticut General Life 3/18/05
 Cuna Mutual Ins. Society 3/02/05
 Dairyland/Sentry 6/16/05
 Farmers Automobile Insurance
 5/26/05
 Fort Dearborn 2/17/05
 GuideOne Insurance 2/23/05
 Hartford Ins. Company of Illinois
 6/01/05
 John Deere Health Plan 3/18/05
 MemberSelect Insurance Company
 1/31/05
 Minnesota Life 8/10/05
 Northwestern Mutual Life 6/30/05
 OSF Health Plans 6/30/05
 Paragon Life Insurance Company
 8/24/05
 PersonalCare HMO, Inc. 4/18/05

Trustmark Insurance Co 3/16/05
 Unicare Health Plans of the Midwest
 4/27/05
 United Security Life Ins. Company
 of Illinois 7/21/05
 Western-Southern Life Assurance
 Co. 3/24/05♦

Company action

Market Conduct Fines

Connecticut General Life, CT
 03/18/05; \$5,000
 Cuna Mutual Insurance Society, WI
 3/02/05; \$25,000
 Dairyland/Sentry Ins. Co., CT
 6/16/05; \$20,000

Fort Dearborn, IL
 2/17/05; \$10,000
 GuideOne Insurance, IA
 2/23/05; \$20,000
 Hartford Insurance Company of
 Illinois, CT
 6/01/05; \$50,000
 PersonalCare HMO, Inc., IL
 4/18/05; \$5,000
 Trustmark Insurance Co., IL
 3/16/05; \$19,000
 Unicare Health Plans of the
 Midwest, IL
 4/27/05; \$40,000
 United Security Life, IL
 7/21/05; \$25,000♦

Producer regulatory action

(Copies of regulatory orders are available upon written request to the Producer Regulatory Unit, for \$1/page. The number of pages is indicated in parentheses following the effective date.)

Suspensions

Danny Burrell
 3736 West 168th Place
 Country Club Hills, IL 60478
 Effective 11/26/04 (2)

Frank Walter Black Jr.
 16815 South Merrill South
 South Holland, IL 60473
 Effective 5/5/05 (2)

David A. Brunson
 3270 Andover Drive
 Aurora, IL 60504
 Effective 3/3/05 (2)

Robert A Cline
 17 Lake Crest Drive
 Decatur, IL 62521
 Effective 5/9/05 (2)

Michael Wayne Dew
 206 Bloom Street
 Red Bud, IL 62278
 Effective 6/30/05 (2)

Kem Mike Gibson
 32 Windsor
 Moberly, MO 65270
 Effective 12/1/04 (2)

Lawrence T. Hobson
 2901 South King Drive
 PO Box 617974
 Chicago, IL 60661-7974
 Effective 12/1/04 (3)

Kevin P. Kelley
 474 South Alfred Avenue
 Elgin, IL 60123
 Effective 11/26/04 (2)

Nolan Harris Lane
 8001 South Sangamon
 Chicago, IL 60620
 Effective 12/5/04 (2)

Suspensions continued

Mark J. Moriarty
310 South Beau Drive Apt 6
Des Plaines, IL 60016
Effective 7/22/05 (2)

Anthony S. Nicosia
1919 Prairie Square Apt 125
Schaumburg, IL 60173-4126
Effective 3/6/05 (2)

Clifford S. Tucker
430 Northampton Lane
Roselle, IL 60172
Effective 12/18/04 (2)

Titus Tyrone Powell
3510 South Rhodes Ave. #1208
Chicago, IL 60653
Effective 7/7/05 (2) ♦

Suspensions Lifted

Curtiss P. Bibbs IV
7758 South Prairie Avenue
Chicago, IL 60619
Effective 12/15/04 (3)

Rodney P. Crandall, Jr.
1470 Gatewood Drive
Palatine, IL 60067
Effective 12/7/04 (3)

Michael Wayne Dew
206 Bloom Street
Red Bud, IL 62278
Effective Date 07/07/05 (2)

Roland L. Fletcher
6809 North Frostwood Pkwy
#A442
Peoria, IL 61615
Effective Date 1/17/05 (3)

Paul C. Forbrich
7669 North Sheridan Rd. Ste 1H
Chicago, IL 60626-1314
Effective 5/6/05 (3)

Lawrence T. Hobson
2901 S. King Drive
PO Box 617974
Chicago, IL 60661-7974
Effective 12/15/04 (3)

Gregory Pomagier
332 West Main Street
Cary, IL 60013
Effective 12/7/04 (3) ♦

Revocation of Producer License

Becky S. Baxter
4731 W. Merol Court Unit A
Peoria, IL 61604
Effective 4/1/05 (2)

Byron L. Bradley
2200 West San Angelo #1069
Gilbert, AZ 85233
Effective 6/3/05 (2)

John Joseph Cox
8807 South 143rd Street
Omaha, NE 68138
Effective 1/7/05 (3)

Kimberly D. Denny
1627 Garden Valley Drive
Glencoe, MO 63036-1494
Effective 3/9/05 (2)

Jimmy L. Farr
0 N 701 Barry Avenue
Wheaton, IL 60187
Effective 7/7/05 (4)

Jeremy Roy Flahaven
622 Knollwood Drive
Ingleside, IL 60041
Effective 4/20/05 (3)

Henry Fleming Sr.
23021 East Brook Drive
Sauk Village, IL 60411
Effective 11/30/04 (9)

Great Lakes Solutions
500 N. Michigan Ave., Ste 300
Chicago, IL 60611
Effective 7/22/05 (3)

Henry Gritz
228 Alpine Drive
Paramus, NJ 07652
Effective 5/31/05 (5)

Jorie D. Hampton
3533 Huntley Terrace
P.O. Box 286102
Chicago, IL 60628
Effective Date 07/31/05 (2)

JLF Financial Services Inc.
0 N 701 Barry Avenue
Wheaton, IL 60187
Effective 7/7/05 (4)

James W. Jonen
1625 Pebble Beach Drive
Hoffman Estates, IL 60194
Effective 11/26/04 (2)

Wayne J. Juris
800 South Wells, Suite 1354
Chicago, IL 60607
Effective Date 08/19/05 (2)

Jeffrey D. Lamm
649 Charlemagne Drive
Northbrook, IL 60062
Effective 1/3/05 (8)

Richard Eugene Lutes
PO Box 144
Tiskilwa, IL 61368
Effective 4/19/05 (14)

Revocation continued

R.W. Miller Ins. Agency, Inc.
6897 W. Main
Belleville, IL 62223
Effective 6/30/05 (14)

Ronald Wayne Miller
212 Britanna Drive
Belleville, IL 62226
Effective 6/30/05 (14)

Mutual Benefits Corp.
Michael J. McNeerney
200 E. Broward, 10th Floor
Fort Lauderdale, FL 33301
Effective Date 08/03/05 (5)

Lynette J. Perkins
212 2nd Street
LaSalle, IL 61301
Effective 1/7/05 (2)

Robert L. Phillips
100 Park Avenue Apt #309
Calumet City, IL 60409
Effective 2/19/05 (2)

Cynthia A. Redict-Adams
12823 South Union Avenue
Chicago, IL 60628
Effective 12/21/04 (2)

Robert T. Tierney
407 Halia Crest
Mt. Vernon, IL 62864
Effective 4/25/05 (8)

Clifford S. Tucker
430 North Hampton Lane
Roselle, IL 60172
Effective Date 08/12/05 (2) ♦

Voluntary Revocation

Alexander Financial Service
Corporation
870 East Higgins Rd. Ste 138E
Schaumburg, IL 60173
Effective 3/10/05 (1)

Qi Chen
870 East Higgins Rd. Ste 138E
Schaumburg, IL 60173
Effective 3/10/05 (1)

Tracy M. Larson
312 West Nippersink Drive
McHenry, IL 60050
Effective 1/3/05 (2)

Rick C. Lidisky
312 Flagstone Drive
Belleville, IL 62221
Effective 12/28/04 (1)

Minnigerode Insurance Agency
4505 North Illinois
Swansea, IL 62226
Effective 7/6/05 (1)

Gaylynn Minnigerode
305 David Drive
Fairview Heights, IL 62208
Effective 7/6/05 (2)

Gloria J. Mitchell
210 South Main Street
Roberts, IL 60962
Effective 1/21/05 (2)

Aaron P. Sczurko
2458 Arrowhead Drive
Springfield, IL 62704
Effective 7/21/05 (2) ♦

Denial of Producer License

Lourdes Acosta
1815 S. 55th Court
Cicero, IL 60804
Effective Date 08/26/05 (2)

James A. Battista
2212 North Sayre Avenue
Chicago, IL 60635
Effective 11/26/04 (2)

Hector H. Boyer
2924 West 25th Street
Chicago, IL 60623
Effective 12/27/04 (10)

Howard H. Chow
1401 E. Evergreen Dr., Apt. 204
Palatine, IL 60074
Effective 12/5/04 (2)

Chris M. Cordes
12418 Ellwood Greens Rd.
Genoa, IL 60135
Effective 5/11/05 (2)

April C. Dunlap
4541 South Lamon Avenue
Chicago, IL 60638
Effective 1/27/05 (1)

Robert W. Hanks
R.R. #1
Shobonier, IL 62885
Effective 6/24/05 (2)

Thomas Joseph Hardy
1527 Evergreen Drive
Eugene, OR 97404
Effective 6/30/05 (2)

James M. Hardesty
8 Elk Court
Washington, IL 61571
Effective 2/5/05 (2)

Denial of Producer License continued

Michael A. Jackson
4428 Washington Drive
Richton Park, IL 60471
Effective 11/30/04 (7)

Virgil E. Jones
2450 West 71st Street
Chicago, IL 60629
Effective 1/27/05 (2)

Berkley LaVelle
1824 South Harrison
Streator, IL 61364
Effective 6/18/05 (2)

Roger Lopez
811 East Victoria Circle
Itasca, IL 60143
Effective 5/5/05 (2)

Michael J. Marchese
515 Chamberlain Lane
Unit 212
Naperville, IL 60540
Effective 3/18/05 (2)

Linda Mattison
6809 South Evans
Chicago, IL 60637
Effective 4/6/05 (2)

William L. Reynolds
609 Saluki Drive
Marion, IL 62959
Effective 2/16/05 (17)

Robert Soto
606 Broadway
Aurora, IL 60505
Effective 5/9/05 (2)

Tanasha V. Thanadabouth
1650 Highmeadow Lane
Algonquin, IL 60102-6095
Effective 4/6/05 (2) ♦

Stipulation and Consent Order – Civil Forfeiture Paid

Administrative Employer Group
Inc.
12416 S. Harlem Ave., Suite 202
Palos Heights, IL 60463
Effective 6/7/05 (7)

All American Insurance
Consultants LLC
5559 North Elston Avenue
Chicago, IL 60630
Effective 4/6/05 (3)

All Star Auto Insurance Agency
5912 A W. Lawrence Avenue
Chicago, IL 60630
Effective 4/20/05 (5)

Herbert F. Allen III
4983 Brookview
Rockford, IL 61107
Effective 1/5/05 (3)

AMS Staff Leasing NA, Inc.
14160 Dallas Parkway, Ste 500
Dallas, TX 75254-7302
Effective 5/16/05 (3)

Roman H. Atnip
13 Suburban Heights
Milan, IL 61264
Effective 3/2/05 (3)

Dave E. Barnes Sr.
15 Glencoe Drive
Belleville, IL 62221
Effective 1/3/05 (3)

D.C. Beckett & Company
2341 West White Oaks Drive
Springfield, IL 62704
Effective 2/17/05 (3)

Darrell Chris Beckett
2341 West White Oaks Drive
Springfield, IL 62704
Effective 2/17/05 (3)

Karl F. Biggs
2776 Darrowby Drive
Rockford, IL 61102
Effective 1/18/05 (3)

Michael J. Bilek
461 Sunnyside
Elmhurst, IL 60126
Effective 1/6/05 (3)

Steven G. Blaha
570 Forum Drive
Roselle, IL 60172
Effective 2/22/05 (3)

Noal S. Block
605 Marseilles Circle
Buffalo Grove, IL 60089
Effective 2/22/05 (3)

Thomas C. Cantrell
3374 Hays Road SW
Granville, OH 43023
Effective 2/25/05 (3)

Cory & Associates Inc.
151 East 222nd Street, East Wing
Lombard, IL 60148
Effective 3/18/05 (6)

Andrew C. Cory
2505 North Bosworth
Chicago, IL 60614-2005
Effective 3/18/05 (7)

Norman A. Cram
1122 N Dearborn Street, Apt. 6B
Chicago, IL 60610
Effective 1/20/05 (3)

Stipulation and Consent Order – Civil Forfeiture Paid continued

Steven M. Duran
440 Jacobs Place
St. Peters, MO 63376
Effective 3/10/05 (3)

Kevin Knierem
7404 East 825th Avenue
Altamont, IL 62411
Effective 1/3/05 (3)

Kevin T. McIntyre
1710 South Washington
Tilton, IL 61833
Effective 1/12/05 (3)

Fran M. Emini
2307 Arquilla Drive
Downers Grove, IL 60515
Effective 1/18/05 (3)

Michael A. Lange
105 Carmella Drive
Crystal Lake, IL 60012
Effective 1/6/05 (3)

Joel Meisel
2571 Queensway
Northbrook, IL 60062
Effective 2/14/05 (3)

Employers Consortium Inc.
151 East 22nd Street East Wing
Lombard, IL 60148
Effective 3/18/05 (7)

Cynthia A Lee
1325 South Glenwood
Springfield, IL 62704
Effective 1/3/05 (3)

R. A. Miller Insurance Agency
LTD
411 Park Street
Waterloo, IL 62298
Effective 5/9/05 (4)

Employers Consortium II Inc.
151 East 22nd Street East Wing
Lombard, IL 60148
Effective 3/18/05 (7)

Tina T. Lopez
2225 North 12th Apt #308
Quincy, IL 62305
Effective 2/14/05 (3)

Robert Anthony Miller
400 Walnut, PO Box 335
Waterloo, IL 62298
Effective 5/9/05 (4)

Employers Consortium IV Inc.
151 East 22nd Street, East Wing
Lombard, IL 60148
Effective 3/18/05 (7)

Linda K. Lundquist
715 7th Street
Carrollton, IL 62016
Effective 1/5/05 (3)

Donald J. Minkus
836 Sterling Street
Geneva, IL 60134
Effective 2/22/05 (3)

General Insurance Services
5412 State, Rt. 31, Ste. 5
Crystal Lake, IL 60039-1349
Effective 3/17/05 (6)

Barbara Mandell
13656 Briargate Drive
Huntley, IL 60142
Effective 2/22/05 (3)

Michael D. Mitev
905 Frank Drive
Champaign, IL 61821
Effective 1/3/05 (3)

Anthony E. George
4601 W Touhy Avenue, Unit 607
Lincolnwood, IL 60712
Effective 10/13/04 (3)

Sanford L. Mappa
615 Leamington
Wilmette, IL 60091
Effective 1/10/05 (3)

Stephen C. Nave
1820 W Gaylord Avenue
Peoria, IL 61614
Effective 1/3/05 (3)

Roger C. George
12356 S. Perry
Chicago, IL 60628
Effective 06/07/05 (4)

James K. McEachran
9838 Queen Oaks Drive
Rockford, IL 61115
Effective 12/15/04 (4)

Curt Albert Panfil
33 North Main Street #G3
Lombard, IL 60148
Effective 1/12/05 (3)

Michael P. Goldsmith
345 Whispering Oaks Drive
Metamora, IL 61548
Effective 2/7/05 (3)

Ken McEachran Agency LTD
521 Loves Park Drive
Loves Park, IL 61111
Effective 12/15/04 (4)

James Sam Papas
916 West Old Mill Rd
Lake Forest, IL 60045
Effective 3/17/05 (6)

Bonnie S. Griffith
6123 Stone Wolfe Drive
Glen Carbon, IL 62034
Effective 1/10/05 (3)

Matthew McCann
1322 Greenbriar Lane
Darien, IL 60561
Effective 1/5/05 (3)

Stipulation and Consent Order – Civil Forfeiture Paid continued

Parr Insurance Agency LTD
636 Main Street
Princeton, IL 61356
Effective 2/24/05 (6)

Harold Ernest Parr Jr.
636 Main Street
Princeton, IL 61356
Effective 2/24/05 (6)

Delfina D. Pontarelli
3921 North Ottawa
Chicago, IL 60634
Effective 4/20/05 (5)

Alan T. Rasof
5559 North Elston Avenue
Chicago, IL 60630
Effective 4/6/05 (3)

Thomas Q. Reed
6830 North Tonty
Chicago, IL 60646
Effective 08/09/05 (4)

Jason D. Reinhardt
2663 Bayshore Heights
Decatur, IL 62521
Effective 1/5/05 (3)

Richard D. Riffle
3502 South Vine
Urbana, IL 61801
Effective 1/10/05 (3)

James D. Schlater
115 Portland Terrace
PO Box 96
Collinsville, IL 62234
Effective 1/5/05 (3)

Michael R. Senovic
3323 Sunnybrook Street
Portage, IN 46368
Effective 2/25/05 (3)

James Patrick Smith
5460 Traughber Road
Decatur, IL 62521
Effective 07/15/05 (5)

Ronald J Stoller
150 Fairview
Deerfield, IL 60015
Effective 1/5/05 (3)

Dave L. Summitt
3214 Cherry Hills Drive
Champaign, IL 61822
Effective 2/22/05 (3)

Talro Insurance Agency
4900 West Belmont
Chicago, IL 60641
Effective 4/6/05 (5)

Giovanni F. Tenuta
2128 North 75th Avenue
Elmwood Park, IL 60707
Effective 4/20/05 (5)

Randal D. Venema
1219 8th Avenue
PO Box 128
Fulton, IL 61252
Effective 1/5/05 (3)

Joseph M. Walsh
7840 North Neva Avenue
Niles, IL 60714
Effective 4/27/05 (3)

Larry A. Williams
115 South Broadway
Lewistown, IL 61542
Effective 2/22/05 (3)

Arthur Wirth
725 Apple Tree Lane
Glencoe, IL 60022
Effective 4/6/05 (5)

Rafael Zuniga Jr.
12321 Meadow Lane #5
Blue Island, IL 60406
Effective 2/22/05 (3) ♦

**Illinois Department of Financial and Professional Regulation
Division of Insurance
320 West Washington Street
Springfield, Illinois 62767**

Address Service Requested